

No. 171 .

ABSTRACT OF REPORTS
OF CONDITION OF

MONTANA

State Banks
and
Trust Companies

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National Banks

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Building & Loan Associations

December 31, 1954



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MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Billings State Bank (1) Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1) Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chester	Liberty County Bank (1)
Chinook	First State Bank (1)
Choteau	Citizen's State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers' State Bank
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Fairview	Fairview Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank (1)
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	Montana Bank (1)
Hamilton	Citizens' State Bank Ravalli County Bank (1)
Hardin	Big Horn County State Bank
Harlem	Security State Bank (1)
Havre	Citizens' Bank of Montana (1)
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Livingston	Livingston State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	Miles City Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders' State Bank (1)
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
St. Ignatius	Lake County Bank (1)
Scobey	Citizens' State Bank
Shelby	First State Bank Toole County State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Townsend	State Bank of Townsend (1)
Valler	Farmers Stockmens (1)
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

(1) Members Federal Reserve Bank

MONTANA NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank Midland National Bank
Bozeman	Commercial National Bank
Browning	First National Bank
Butte	First National Bank Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
Great Falls	First National Bank Great Falls National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kallispell	Conrad National Bank First National Bank
Lewistown	First National Bank
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association Security Savings and Loan Assn.
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association Great Falls Building and Loan Association
Helena	American Building and Loan Association Home Building and Loan Association
Livingston	Empire Savings and Loan Association
Missoula	Missoula Building and Loan Association Northwest Mutual Building and Loan Association Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

Aggregate Resources and Liabilities of (71) State Banks of Montana, December 31, 1954, Compared with Reports of December 31, 1953

RESOURCES:	December 31, 1954	December 31, 1953	Increase + Decrease—
Loans and Discounts	\$106,489,152.90	\$108,858,181.93	\$ 2,369,029.03—
Overdrafts	65,003.04	64,502.71	500.33 +
U. S. Government Bonds	149,233,361.19	139,185,280.81	10,048,080.38 +
Other Public Bonds	18,515,382.86	15,974,386.45	2,540,996.41 +
Bonds, Warrants, etc.	8,816,623.18	8,232,038.87	584,584.31 +
Stock Federal Reserve Bank	297,300.00	280,400.00	16,900.00 +
Cash and Due from Banks	76,457,632.51	78,612,604.65	2,154,972.14—
Banking House	738,473.48	701,029.91	37,443.57 +
Furniture and Fixtures	322,551.03	333,967.56	11,416.53—
Other Real Estate	1,011.00	19,642.36	18,631.36—
Other Assets	444,118.95	478,340.97	34,222.02—
	<u>\$361,380,610.14</u>	<u>\$352,740,376.22</u>	<u>\$ 8,640,233.92 +</u>
		Increase—	\$ 8,640,233.92 +
LIABILITIES:			
Capital: Common	\$ 5,965,000.00	\$ 5,745,000.00	\$ 220,000.00 +
Capital: Preferred		15,000.00	15,000.00—
Capital: Debentures:			
Surplus	7,395,000.00	6,723,000.00	672,000.00 +
Undivided Profits	4,582,337.50	4,168,170.76	414,166.74 +
Reserves	1,012,237.68	804,579.57	207,658.11 +
Due to Banks	16,209,435.77	16,012,133.40	197,302.37 +
Demand Deposits	217,075,882.98	213,151,683.67	3,924,199.31 +
Officers' Checks, etc.	3,289,948.47	2,838,288.77	451,659.70 +
U. S. Govt. Funds	6,389,651.40	5,090,191.42	1,299,459.98 +
Other Public Funds	34,201,296.09	36,541,111.18	2,339,815.09—
Time Certificates	6,855,211.63	6,003,914.22	851,297.41 +
Savings Deposits	56,860,899.17	54,194,174.70	2,666,724.47 +
Other Liabilities	1,543,709.45	1,453,128.53	90,580.92 +
	<u>\$361,380,610.14</u>	<u>\$352,740,376.22</u>	<u>\$ 8,640,233.92 +</u>
		Increase—	\$ 8,640,233.92 +

Aggregate Resources and Liabilities of (39) National Banks of Montana, December 31, 1954, Compared with Reports of December 31, 1953

RESOURCES:	December 31, 1954	December 31, 1953	Increase + Decrease—
Loans and Discounts	\$ 98,206,881.08	\$ 95,323,614.59	\$ 2,883,266.49 +
U. S. Government Securities	151,627,508.91	140,545,626.04	11,081,882.87 +
Other Bonds and Securities	23,908,095.17	21,776,418.78	2,131,676.39 +
Cash and Due from Banks	88,423,516.45	86,995,864.62	1,427,651.83 +
Banking House—F. and F.	3,100,968.92	2,962,546.41	138,422.51 +
Other Real Estate	45,000.00		45,000.00 +
Other Assets	952,534.38	1,054,902.23	102,367.85—
	<u>\$366,264,504.91</u>	<u>\$348,658,972.67</u>	<u>\$ 17,605,532.24 +</u>
		Increase—	\$ 17,605,532.24 +
LIABILITIES:			
Demand Deposits	\$227,968,145.64	\$219,928,951.99	\$ 8,039,193.65 +
Time Deposits	64,713,988.51	60,123,459.26	4,590,529.25 +
Public Deposits	35,547,376.61	33,666,776.08	1,880,600.53 +
Due to Banks	18,030,508.48	15,488,507.12	2,542,001.36 +
Capital Stock	5,615,000.00	5,480,000.00	135,000.00 +
Surplus	7,055,000.00	6,792,000.00	263,000.00 +
Undivided Profits	3,738,229.82	3,078,415.64	659,814.18 +
Reserves	290,205.90	245,667.21	44,538.69 +
Bills Payable and Rediscounts		850,000.00	850,000.00—
Other Liabilities	3,306,049.95	3,005,195.37	300,854.58 +
	<u>\$366,264,504.91</u>	<u>\$348,658,972.67</u>	<u>\$ 17,605,532.24 +</u>
		Increase—	\$ 17,605,532.24 +
GRAND TOTAL — ALL BANKS IN MONTANA	<u>\$727,645,115.05</u>	<u>\$701,399,348.89</u>	<u>\$ 26,245,766.16 +</u>

Aggregate Resources and Liabilities of (15) Building and Loan Associations of Montana, December 31, 1954, Compared with Reports of December 31, 1953

RESOURCES:	December 31, 1954	December 31, 1953	Increase + Decrease—
Real Estate Loans	\$ 34,067,623.07	\$ 28,458,037.48	\$ 5,609,585.59 +
Real Estate Contracts	86,417.35	58,586.32	27,831.03 +
Real Estate Owned	23,667.19	2,702.77	20,964.42 +
Office Building, Furniture and Fixtures	423,422.14	282,224.39	141,197.75 +
Stock Loans	128,922.24	89,996.18	38,926.06 +
Bonds, Warrants, etc.	4,503,390.36	4,406,848.75	96,541.61 +
Cash and Due from Banks	2,146,410.41	1,887,719.17	258,691.24 +
Stock in Federal Home Loan Bank	553,800.00	461,100.00	92,700.00 +
Other Resources	18,529.10	20,713.20	2,184.10—
	<u>\$ 41,952,181.86</u>	<u>\$ 35,667,928.26</u>	<u>\$ 6,284,253.60 +</u>
		Increase—	\$ 6,284,253.60 +

LIABILITIES:			
Installment Stock	\$ 23,267,535.45	\$ 19,216,106.01	\$ 4,051,429.44 +
Prepaid Stock	2,461,516.09	2,121,409.79	340,106.30 +
Full Paid Stock	12,670,265.00	11,311,340.00	1,358,925.00 +
Bills Payable	218,523.56	82,362.90	136,160.66 +
Due Borrowers	438,250.74	476,615.58	38,364.84—
Other Liabilities	101,139.98	12,938.31	88,201.67 +
Contingent Fund	1,585,937.15	1,238,198.64	347,738.51 +
Reserves and Undivided Profits	1,209,013.89	1,208,957.03	56.86 +
	<u>\$ 41,952,181.86</u>	<u>\$ 35,667,928.26</u>	<u>\$ 6,284,253.60 +</u>
		Increase—	\$ 6,284,253.60 +